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Debtor 1 Linda Acord  Debtor 2 (Spouse, if filling)  United States Bankruptoy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  United States Bankruptoy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  Official Form 106J  Schedule J: Your Expenses  12/11  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1 Describe Your Household  Is this a plint case?  No. Go to line 2.  Yes, Does Debtor 2 live in a separate household?  No. Go to line 2.  Do not state the dependents?  No  Do not state the dependents and your dependents?  No  Do not state the dependents names.  No  Yes  Statimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  To Dependent's supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J: Your Income (Official Form 106J.)  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or fot.  If not included in line 4:  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or fot.  If not included in line 4:  The rental or home ownership expenses for your residence. Include first mortgage  An amended filing A Asuphement showing postperition.  MM / DD / YYYY  An amended filing A Asuphement showing postperition to the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J: Your Income (Offi	Fill	in this informa	tion to identify yo	our case:			1			
United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct number (if known). Answer every question.  Patt 1: Describe Your Household  Is this a joint case?  No. Go to line 2:  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2:  Yes. Does Debtor 2 live in a separate household?  Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.  Do not state the dependents?  No Do not state the dependents names.  Do not state the dependents names.  Do your expenses include expenses as of your bankruptcy if ling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included in on Schedule F. Your Income (Official Form 106J).  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. \$  0.00  4d. Home maintenance, repair, and upkeep expenses  4c. \$  0.00  4d. Home maintenance, repair, and upkeep expenses  4c. \$  0.00  4d. Home maintenance, repair, and upkeep expenses  4d. S  0.00	Deb	tor 1	Linda Acord							
United States Bankruptoy Court for the: _EASTERN DISTRICT OF PENNSYLVANIA										
Case number 18-16135  (If known)    Case number   18-16135	(Spo	ouse, if filing)				13 expenses as	of the following date:			
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1. Is this a joint case?  ■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household? □ No □ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? ■ No. □ Do not list Debtor 1 and □ Yes. Fill out this information for Debtor 2. □ Do not state the dependents names. □ No □ Yes. □ No □ No □	info	rmation. If m	ore space is ne	eded, atta	ch another sheet to this					
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Do not list Debtor 1 and		□ Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expense</i>	s for Separate House	ehold of De	btor 2.		
Debtor 2.  each dependent	2.	Do you have	e dependents?	■ No						
dependents names.    Yes   No   No   Yes   Yes   No   Yes   Yes			ebtor 1 and	☐ Yes.				•		
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the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,710.92  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues	Est exp	imate your ex enses as of a	cpenses as of ye	our bankrı	uptcy filing date unless	you are using this f plemental <i>Schedul</i> e	orm as a s e <i>J</i> , check	supplement in a C the box at the top	Chapter 13 case to report of the form and fill in the	
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4b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$50.004d.Homeowner's association or condominium dues4d. \$0.00		If not includ	led in line 4:							
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4d. Homeowner's association or condominium dues 4d. \$ 0.00				s, or renter	's insurance			· -		
								·		
	5.					ome equity loans		· -		

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Debtor 1	Linda Ad	cord	Case num	ber (if known)	18-16135
6. <b>Utili</b>	ities:				
6a.		heat, natural gas	6a.	\$	275.00
6b.	-	wer, garbage collection	6b.		85.00
6c.		e, cell phone, Internet, satellite, and cable services	6c.		
6d.	•				225.00
	Other. Spe	·	6d.	·	0.00
		ekeeping supplies	7.		375.00
		children's education costs	8.		0.00
	-	ry, and dry cleaning	9.	·	40.00
	•	products and services	10.		60.00
		ntal expenses	11.	\$	65.00
	•	Include gas, maintenance, bus or train fare.	12.	\$	250.00
		ar payments.			
		clubs, recreation, newspapers, magazines, and books	13.	·	20.00
		ributions and religious donations	14.	Φ	0.00
5. <b>Ins</b> u		annual deducted from the many of the body of the Power Acc.			
		surance deducted from your pay or included in lines 4 or 20.	4 E -	¢	0.00
	. Life insura		15a.		0.00
	. Health ins		15b.	· -	0.00
	. Vehicle ins		15c.	·	175.00
		rrance. Specify:	15d.	\$	0.00
მ. <b>Tax</b>	<b>es.</b> Do not in	clude taxes deducted from your pay or included in lines 4 or 20.	<u></u>		
	cify:		16.	\$	0.00
		ease payments:			
17a.	. Car payme	ents for Vehicle 1	17a.	\$	0.00
		ents for Vehicle 2	17b.	\$	0.00
17c.	. Other. Spe	ecify:	17c.	\$	0.00
17d.	. Other. Spe	ecify:	17d.	\$	0.00
		of alimony, maintenance, and support that you did not report			0.00
		your pay on line 5, Schedule I, Your Income (Official Form 106	<b>I).</b> 18.	\$	0.00
9. <b>Oth</b>	er payments	s you make to support others who do not live with you.		\$	0.00
Spe	cify:		19.		
		erty expenses not included in lines 4 or 5 of this form or on So			
20a.	. Mortgages	s on other property	20a.	\$	0.00
20b.	<ul> <li>Real estat</li> </ul>	e taxes	20b.	\$	0.00
20c.	. Property, I	nomeowner's, or renter's insurance	20c.	\$	0.00
20d.	. Maintenan	nce, repair, and upkeep expenses	20d.	\$	0.00
20e.	. Homeown	er's association or condominium dues	20e.	\$	0.00
	er: Specify:	Pet Expense		+\$	100.00
• • • • • • • • • • • • • • • • • •	<b>G</b> poony.	. or Exposito	-'-	- 4	100.00
	•	monthly expenses			
22a.	. Add lines 4	through 21.		\$	3,430.92
22b.	. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	
		a and 22b. The result is your monthly expenses.		\$	3,430.92
					0,400.02
	-	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.		3,629.33
23b.	. Copy your	monthly expenses from line 22c above.	23b.	-\$	3,430.92
23c.		our monthly expenses from your monthly income.	00	•	198.41
	The result	is your monthly net income.	23c.	\$	190.41
			<b></b>		
		an increase or decrease in your expenses within the year after ou expect to finish paying for your car loan within the year or do you expect y			agen or dogresses because of a
		ou expect to finish paying for your car loan within the year or do you expect y terms of your mortgage?	our mongage	payment to mere	ase of decrease decause of a
		tomo or your mongago.			
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□ Y	es.	Explain here:			